

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA
CENTRAL DIVISION

In re:	§	Case No. 11-04792-als
	§	
CINDY LYN DEAHL	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Dallas J. Janssen, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$7,475.00	Assets Exempt:	\$17,429.86
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$891.93	Claims Discharged Without Payment:	\$111,369.35
Total Expenses of Administration:	\$363.21		

3) Total gross receipts of \$1,255.14 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$1,255.14 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$6,575.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin Fees and Charges (from Exhibit 4)	NA	\$363.21	\$363.21	\$363.21
Prior Chapter Admin Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	NA	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$219,121.00	\$98,591.85	\$97,795.28	\$891.93
Total Disbursements	\$225,696.00	\$98,955.06	\$98,158.49	\$1,255.14

4). This case was originally filed under chapter 7 on 12/19/2011. The case was pending for 20 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/01/2013

By: /s/ Dallas J. Janssen
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT RECEIVED
Tax refunds	1124-000	\$1,255.14
TOTAL GROSS RECEIPTS		\$1,255.14

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

NONE

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Harris Bank	4110-000	\$6,575.00	NA	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$6,575.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN.CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Dallas J. Janssen, Trustee	2100-000	NA	\$313.79	\$313.79	\$313.79
Dallas J. Janssen, Trustee	2200-000	NA	\$29.95	\$29.95	\$29.95
Green Bank	2600-000	NA	\$19.47	\$19.47	\$19.47
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$363.21	\$363.21	\$363.21

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	GE Capital Retail Bank	7100-000	\$901.00	\$932.07	\$932.07	\$8.51
2	PHARIA L.L.C.	7100-000	\$940.00	\$1,068.11	\$1,068.11	\$9.74
3	Capital One Bank (USA), N.A.	7100-000	\$302.00	\$320.17	\$320.17	\$2.92

4	Capital One Bank (USA), N.A.	7100-000	\$506.00	\$587.38	\$587.38	\$0.00
5	Great Lakes Educational Loan Services	7100-000	\$84,639.00	\$40,995.13	\$40,995.13	\$373.89
6	Great Lakes Educational Loan Services	7100-000	\$22,409.00	\$11,706.97	\$11,706.97	\$106.77
7	Great Lakes Educational Loan Services	7100-000	\$84,639.00	\$32,224.94	\$32,224.94	\$293.90
8	Quantum3 Group LLC as agent for	7100-000	\$846.00	\$906.05	\$906.05	\$8.26
9	Quantum3 Group LLC as agent for	7100-000	\$720.00	\$837.55	\$837.55	\$7.64
10	PYOD, LLC its successors and assigns as assignee	7100-000	\$3,001.00	\$3,092.95	\$3,092.95	\$28.21
11	PYOD, LLC its successors and assigns as assignee	7100-000	\$4,995.00	\$5,123.96	\$5,123.96	\$46.73
12	Capital One, N.A.	7200-000	\$757.00	\$796.57	\$0.00	\$0.00
	Capital One Bank (USA), N.A.	7100-000	\$0.00	\$5.36	\$5.36	\$5.36
	Chase	7100-000	\$3,992.00	NA	NA	\$0.00
	Citigold Services	7100-000	\$7,616.00	NA	NA	\$0.00
	ECSI - Simpson College	7100-000	\$1,500.00	NA	NA	\$0.00
	Fairview Health Services	7100-000	\$100.00	NA	NA	\$0.00
	HSBC Card Services	7100-000	\$499.00	NA	NA	\$0.00
	Reward Zone Program Mastercard	7100-000	\$759.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$219,121.00	\$98,597.21	\$97,800.64	\$891.93

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No.: 11-04792-als
Case Name: DEAHL, CINDY LYN
For the Period Ending: 8/1/2013

Trustee Name: Dallas J. Janssen
Date Filed (f) or Converted (c): 12/19/2011 (f)
\$341(a) Meeting Date: 01/23/2012
Claims Bar Date: 06/07/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Bank of America (Funds direct deposit of pay check dated 12/16/2011)	\$900.00	\$900.00	\$0.00	FA
2	Citibank	\$0.00	\$0.00	\$0.00	FA
3	Household goods and furnishings	\$1,617.00	\$0.00	\$0.00	FA
4	Wardrobe	\$200.00	\$0.00	\$0.00	FA
5	Wedding ring	\$120.00	\$0.00	\$0.00	FA
6	401 K Plan	\$9,342.00	\$0.00	\$0.00	FA
7	Citigroup Pension	\$3,003.00	\$0.00	\$0.00	FA
8	Accrued wages and disposable earnings	\$0.00	\$0.00	\$0.00	FA
9	Tax refunds	\$0.00	\$1,255.14	\$1,255.14	FA
10	2008 Honda Fit Sport Secured by a loan	\$7,886.00	\$0.00	\$0.00	FA

TOTALS (Excluding unknown value)

\$23,068.00

\$2,155.14

\$1,255.14

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

TFR will be filed immediately

Objection to POC due 11/28/12, TFR will be submitted there after

Initial Projected Date Of Final Report (TFR): 06/15/2012

Current Projected Date Of Final Report (TFR): 01/15/2013

/s/ DALLAS J. JANSSEN

DALLAS J. JANSSEN

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-04792-als
Case Name: DEAHL, CINDY LYN
Primary Taxpayer ID #: *****9461
Co-Debtor Taxpayer ID #:
For Period Beginning: 12/19/2011
For Period Ending: 8/1/2013

Trustee Name: Dallas J. Janssen
Bank Name: Green Bank
Checking Acct #: *****9201
Account Title:
Blanket bond (per case limit): \$350,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/05/2012	(9)	Cindy L. Fisher	Tax refunds	1124-000	\$1,255.14		\$1,255.14
03/30/2012		Green Bank	Bank Service Fee	2600-000		\$1.76	\$1,253.38
04/30/2012		Green Bank	Bank Service Fee	2600-000		\$1.89	\$1,251.49
05/31/2012		Green Bank	Bank Service Fee	2600-000		\$2.01	\$1,249.48
06/29/2012		Green Bank	Bank Service Fee	2600-000		\$2.01	\$1,247.47
07/31/2012		Green Bank	Bank Service Fee	2600-000		\$1.94	\$1,245.53
08/31/2012		Green Bank	Bank Service Fee	2600-000		\$2.20	\$1,243.33
09/28/2012		Green Bank	Bank Service Fee	2600-000		\$1.74	\$1,241.59
10/31/2012		Green Bank	Bank Service Fee	2600-000		\$2.00	\$1,239.59
11/30/2012		Green Bank	Bank Service Fee	2600-000		\$2.06	\$1,237.53
12/31/2012		Green Bank	Bank Service Fee	2600-000		\$1.86	\$1,235.67
02/20/2013	5001	Dallas J. Janssen	Trustee Expenses	2200-000		\$29.95	\$1,205.72
02/20/2013	5002	Dallas J. Janssen	Trustee Compensation	2100-000		\$313.79	\$891.93
02/20/2013	5003	GE Capital Retail Bank	General Unsecured Claim	7100-000		\$8.51	\$883.42
02/20/2013	5004	PHARIA L.L.C.	General Unsecured Claim	7100-000		\$9.74	\$873.68
02/20/2013	5005	Capital One Bank (USA), N.A.	General Unsecured Claim	7100-000		\$2.92	\$870.76
02/20/2013	5006	Capital One Bank (USA), N.A.	General Unsecured Claim	7100-000		\$5.36	\$865.40
02/20/2013	5007	Great Lakes Educational Loan Services	General Unsecured Claim	7100-000		\$373.89	\$491.51
02/20/2013	5008	Great Lakes Educational Loan Services	General Unsecured Claim	7100-000		\$106.77	\$384.74
02/20/2013	5009	Great Lakes Educational Loan Services	General Unsecured Claim	7100-000		\$293.90	\$90.84
02/20/2013	5010	Quantum3 Group LLC as agent for	General Unsecured Claim	7100-000		\$8.26	\$82.58
02/20/2013	5011	Quantum3 Group LLC as agent for	General Unsecured Claim	7100-000		\$7.64	\$74.94
02/20/2013	5012	PYOD, LLC its successors and assigns as assignee	General Unsecured Claim	7100-000		\$28.21	\$46.73
02/20/2013	5013	PYOD, LLC its successors and assigns as assignee	General Unsecured Claim	7100-000		\$46.73	\$0.00

SUBTOTALS

\$1,255.14

\$1,255.14

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-04792-als
Case Name: DEAHL, CINDY LYN
Primary Taxpayer ID #: *****9461
Co-Debtor Taxpayer ID #:
For Period Beginning: 12/19/2011
For Period Ending: 8/1/2013

Trustee Name: Dallas J. Janssen
Bank Name: Green Bank
Checking Acct #: *****9201
Account Title:
Blanket bond (per case limit): \$350,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$1,255.14	\$1,255.14	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$1,255.14	\$1,255.14	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$1,255.14	\$1,255.14	

For the period of 12/19/2011 to 8/1/2013

Total Compensable Receipts:	\$1,255.14
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,255.14
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,255.14
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$1,255.14
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/05/2012 to 8/1/2013

Total Compensable Receipts:	\$1,255.14
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,255.14
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,255.14
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$1,255.14
Total Internal/Transfer Disbursements:	\$0.00

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-04792-als
Case Name: DEAHL, CINDY LYN
Primary Taxpayer ID #: *****9461
Co-Debtor Taxpayer ID #:
For Period Beginning: 12/19/2011
For Period Ending: 8/1/2013

Trustee Name: Dallas J. Janssen
Bank Name: Green Bank
Checking Acct #: *****9201
Account Title:
Blanket bond (per case limit): \$350,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$1,255.14

\$1,255.14

\$0.00

For the period of 12/19/2011 to 8/1/2013

Total Compensable Receipts: \$1,255.14
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,255.14
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$1,255.14
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$1,255.14
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 12/19/2011 to 8/1/2013

Total Compensable Receipts: \$1,255.14
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,255.14
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$1,255.14
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$1,255.14
Total Internal/Transfer Disbursements: \$0.00